

United States Bankruptcy Court
Southern District of Mississippi

In re:
Justin Ryan Kelley
Heather Lynn Kelley
Debtors

Case No. 25-50196-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: May 14, 2025

User: mssbad
Form ID: n031

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Justin Ryan Kelley, 541 SW Rosemary Dr., Lake City, FL 32024-6717 |
| jdb | Heather Lynn Kelley, 241 SW Rosemary Dr., Lake City, FL 32024 |
| 5489320 | + BMO Bank N.A., Egan & Alaily LLC, 20 S. Clark Street, Suite 2120, Chicago, IL 60603-1856 |
| 5474155 | + Herring Gas Co, P.O. Box 544, Purvis, MS 39475-0544 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | May 14 2025 19:25:00 | AmeriCredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | May 14 2025 19:29:57 | BMO Bank N.A., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 5474146 | Email/Text: bankruptcy@acadian.com | May 14 2025 19:25:00 | Acadian Ambulance, P.O. Box 98000, Lafayette, LA 70509 |
| 5507717 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | May 14 2025 19:25:00 | AmeriCredit Financial Services, Inc., dba GM Financial, PO Box 183853, Arlington, TX 76096 |
| 5477000 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | May 14 2025 19:25:00 | AmeriCredit Financial Services, Inc. dba, GM Financial, P O Box 183853, Arlington, TX 76096-3853 |
| 5483798 | Email/PDF: bncnotices@becket-lee.com | May 14 2025 19:29:51 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 5474147 | + Email/PDF: bncnotices@becket-lee.com | May 14 2025 19:29:56 | Amex, Po Box 981535, El Paso, TX 79998-1535 |
| 5507278 | + Email/PDF: acg.acg.ebn@aisinfo.com | May 14 2025 19:29:52 | BMO Bank N.A., AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 5474149 | ^ MEBN | May 14 2025 19:23:13 | BMO Harris Bank, Attn: Bankruptcy, 111 West Monroe St, Chicago, IL 60603-4095 |
| 5474148 | + Email/Text: creditcardbkcorrespondence@bofa.com | May 14 2025 19:25:00 | Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413 |
| 5495805 | Email/Text: creditcardbkcorrespondence@bofa.com | May 14 2025 19:25:00 | Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033 |
| 5474150 | + Email/PDF: Citi.BNC.Correspondence@citi.com | May 14 2025 19:44:37 | Citibank, Po Box 790040, St Louis, MO 63179-0040 |
| 5495468 | Email/PDF: Citi.BNC.Correspondence@citi.com | May 14 2025 19:44:37 | Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |

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| 5474151 | Email/Text: mrdiscen@discover.com | May 14 2025 19:25:00 | Discover, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 30954 |
| 5474157 | Email/Text: sbse.cio.bnc.mail@irs.gov | May 14 2025 19:25:00 | Department of Treasury - Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 5485151 | Email/Text: mrdiscen@discover.com | May 14 2025 19:25:00 | Discover Bank, PO Box 3025, New Albany, OH 43054-3025 |
| 5474152 | + Email/Text: mrdiscen@discover.com | May 14 2025 19:25:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 5483369 | + Email/Text: dplbk@discover.com | May 14 2025 19:25:00 | Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 5474153 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | May 14 2025 19:25:00 | Gm Financial, 801 Cherry Street, Ste 3600, Fort Worth, TX 76102-6855 |
| 5474154 | + Email/Text: bankruptcy@greenskycredit.com | May 14 2025 19:25:00 | GreenSky Credit, Attn: Bankruptcy, 5565 Glenridge Connect, Ste 700, Atlanta, GA 30342-4796 |
| 5488644 | Email/Text: bankruptcy@greenskycredit.com | May 14 2025 19:25:00 | GreenSky Inc., P O Box 2730, Alpharetta, GA 30023-2730 |
| 5474156 | + Email/Text: bankruptcy@hgv.com | May 14 2025 19:25:00 | Hilton Resorts Corp, Attn: Bankruptcy, 3575 Las Vegas Blvd S, Las Vega, NV 89109-8919 |
| 5504748 | + Email/Text: bankruptcy@hgv.com | May 14 2025 19:25:00 | Hilton Resorts Corporation, 6355 Metrowest Blvd., Suite 180, Orlando, FL 32835-7606 |
| 5474158 | + Email/Text: ebone.woods@usdoj.gov | May 14 2025 19:25:00 | Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025 |
| 5495953 | Email/Text: JCAP_BNC_Notices@jcap.com | May 14 2025 19:25:00 | Jefferson Capital Systems LLC, PO Box 7999, St. Cloud, MN 56302-9617 |
| 5485025 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | May 14 2025 19:25:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 5474159 | + Email/PDF: ais.chase.ebn@aisinfo.com | May 14 2025 19:29:51 | Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774 |
| 5500571 | Email/PDF: resurgentbknofications@resurgent.com | May 14 2025 19:29:52 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5474160 | Email/Text: BANKRUPTCY@DOR.MS.GOV | May 14 2025 19:25:00 | MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808 |
| 5487472 | Email/Text: BANKRUPTCY@DOR.MS.GOV | May 14 2025 19:25:00 | Mississippi Department of Revenue, Bankruptcy Section, P O Box 22808, Jackson, MS 39225-2808 |
| 5474161 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | May 14 2025 19:25:00 | Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561 |
| 5501752 | Email/Text: Bankruptcy.Notices@pnc.com | May 14 2025 19:25:00 | PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg OH 45342 |
| 5474162 | Email/Text: Bankruptcy.Notices@pnc.com | May 14 2025 19:25:00 | Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church, Dayton, OH 45458 |
| 5500611 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 14 2025 19:29:56 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 5474163 | Email/Text: info@receivablerecovery.com | May 14 2025 19:25:00 | Receivable Recovery, 110 Veterans Blvd, Ste 445, Metairie, LA 70005 |
| 5474164 | + Email/PDF: ais.sync.ebn@aisinfo.com | May 14 2025 19:29:52 | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 5474165 | + Email/Text: synovusbankruptcy@synovus.com | May 14 2025 19:25:00 | Synovus Bank, Attn: Bankruptcy, 1111 Bay Avenue, Columbus, GA 31901-5218 |

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Form ID: n031

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|---------|---|----------------------|--|
| 5479032 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | May 14 2025 19:25:00 | U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904 |
| 5474166 | ^ MEBN | May 14 2025 19:23:17 | US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001 |
| 5474167 | Email/Text: collectionsoperationsgroup@vystarcu.org | May 14 2025 19:25:00 | Vystar Credit Union, Po Box 45085, Jacksonville, FL 32232 |

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5486509 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 5486511 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------|--|
| David Rawlings | ecfnotices@rawlings13.net sduncan@rawlings13.net |
| Thomas Carl Rollins, Jr | on behalf of Joint Debtor Heather Lynn Kelley trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com |
| Thomas Carl Rollins, Jr | on behalf of Debtor Justin Ryan Kelley trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com |
| United States Trustee | USTPRegion05.JA.ECF@usdoj.gov |

TOTAL: 4

UNITED STATES BANKRUPTCY COURT
Southern District of Mississippi

Case No.: 25-50196-KMS
Chapter: 13

In re:

Justin Ryan Kelley
541 SW Rosemary Dr.
Lake City, FL 32024

Heather Lynn Kelley
241 SW Rosemary Dr.
Lake City, FL 32024

Notice of Entry of Order Confirming Plan

The Court entered an Order on May 14, 2025 (Dkt. # 32) confirming the Debtor's Chapter 13 Plan.

The confirmation order is available for download from the court's CM/ECF system via PACER and for inspection/copying at the following locations:

Jackson Office:

Clerk, U.S. Bankruptcy Court
Southern District of Mississippi
Thad Cochran U.S. Courthouse
501 East Court Street, Suite 2.300
Jackson, MS 39201
601-608-4600

Gulfport Office:

Clerk, U.S. Bankruptcy Court
Southern District of Mississippi
Dan M. Russell, Jr. U.S. Courthouse
2012 15th Street, Suite 244
Gulfport, MS 39501
228-563-1790

Dated: May 14, 2025

Danny L. Miller, Clerk of Court